

Buy to Let product guide

April 2010

Buy to Let Mortgages

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
Tracker	4.35 5.1 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +3.85% for 12 months then Bank of England Base Rate +4.19% for the life of the loan	3% of the amount being repaid in year 1	3% of loan	ECO
	4.60 5.2 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.10% for 24 months then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2	2.75% of loan	EDJ
	4.70 5.3 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.20% for 12 months then Bank of England Base Rate +4.34% for the life of the loan	3% of the amount being repaid in year 1	£2249	EDO
	5.40 4.5 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.90% for 24 months then Bank of England Base Rate +3.49% for the life of the loan	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2	1.5% of loan	ECR
	4.10 4.4 APR (variable)	60% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +3.60% for 24 months then Bank of England Base Rate +3.49% for the life of the loan	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2	3% of loan	ECG
	4.85 5.1 APR (variable)	60% - £25,001 - £500k	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.35% for 24 months then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2	£999	EDP
Flexible	4.99 4.4 APR (variable)	75% - £1k - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.49% for 36 months then Bank of England Base Rate +3.49% for the life of the loan Further Borrowing Only Overpayments & Underpayments, Payment Holidays, Available for Additional Borrowing; Overpayments, Underpayments, Drawdown Facility, Drawdown of Overpayments, Payment Holidays; ERCs Applicable on Full Redemption Only, Minimum Loan Amount £1000	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2 3% of the amount being repaid in year 3	None	FDQ
Fixed	5.05 5.3 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/07/2011 then Bank of England Base Rate +4.34% for the life of the loan	3% of the amount being repaid to 01/07/2011	2.5% of loan	EDV

* Fee is Product Fee, formerly Arrangement Fee

Rates correct as at 20th April 2010. Current Bank Base Rate 0.50%.

If you do not have professional experience, you should not rely on the information contained in this communication. If you are a professional and you reproduce any part of the information contained in this communication, to be used with or to advise private clients, you must ensure it conforms to the Financial Services Authority's advising and selling rules.

For full details of our product range and all criteria visit bmsolutions.co.uk

Buy to Let product guide

April 2010

Buy to Let Mortgages (continued)

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
Fixed	5.40 5.3 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/07/2012 then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid to 01/07/2011 3% of the amount being repaid to 01/07/2012	2.5% of loan	EEA
	5.95 5.1 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/07/2013 then Bank of England Base Rate +3.99% for the life of the loan	3% of the amount being repaid to 01/07/2011 3% of the amount being repaid to 01/07/2012 3% of the amount being repaid to 01/07/2013	2.5% of loan	EED
	6.10 5.6 APR (variable)	75% - £1k - £1m	Rental Calculation 125% @ Payrate until 01/07/2012 then Bank of England Base Rate +4.24% for the life of the loan Further Borrowing Only Available for Additional Borrowing; Minimum Loan Amount £1000	3% of the amount being repaid to 01/07/2011 3% of the amount being repaid to 01/07/2012	None	EEC
	5.20 5.3 APR (variable)	70% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/07/2012 then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid to 01/07/2011 3% of the amount being repaid to 01/07/2012	2.5% of loan	EDY

* Fee is Product Fee, formerly Arrangement Fee

Rates correct as at 20th April 2010. Current Bank Base Rate 0.50%.

If you do not have professional experience, you should not rely on the information contained in this communication. If you are a professional and you reproduce any part of the information contained in this communication, to be used with or to advise private clients, you must ensure it conforms to the Financial Services Authority's advising and selling rules.

For full details of our product range and all criteria visit bmsolutions.co.uk